



Group Universal Life (GUL) Program *Enhancements!*

The State Employee Benefits Committee (SEBC) voted to enhance the Dependent Term Life portion of the Group Universal Life (GUL) insurance program underwritten by Minnesota Life Insurance Company by increasing child coverage **automatically** from \$6,000 to \$10,000 with no change to the current \$1.16 per month premium cost and by offering **an additional** \$20,000 spouse option - **effective January 1, 2011!**

Eligible employees who are enrolling or are enrolled in the GUL program as of January 1, 2011 will have the following dependent life options to select from:

- Spouse: \$20,000/\$7.05 per month **(New)**
- Spouse: \$10,000/\$3.08 per month
- Child: \$10,000 for each eligible child/\$1.16 per month **(New)**

Upcoming Enrollment Opportunity

Employees enrolled in the GUL program with \$10,000 spouse coverage prior to September 30, 2010 will have a one-time open enrollment opportunity between October 4, 2010 and October 20, 2010 to increase spouse coverage to \$20,000 without providing Minnesota Life with proof of good health. Effective January 1, 2011, all employees enrolled with \$6,000 child coverage as of December 31, 2010 will **automatically** have coverage increased to \$10,000 per child(ren) with no change to the premium cost!

Dependent life coverage is available for purchase *only* by employees enrolled in the Group Universal Life (GUL) program and is Term Life insurance. Employees may purchase spouse only coverage, child(ren) only coverage or spouse and child(ren) coverage. Children are eligible for coverage until the end of the year in which they turn age 19 (or age 24 if a full-time student). Eligibility can be extended beyond these ages for disabled children.

Legal Services

Effective January 1, 2011, a will preparation and legal services program will be available! Minnesota Life selected Ceridian LifeWorks' will preparation and legal services to be made available to actively enrolled GUL employees, their spouses and other dependents. Key services include:

- **Consult with an attorney.** You are entitled to a free 30 minute initial consultation, in person or over the phone, with an attorney in your state of residence. You may use the time to discuss pre-existing or future legal matters, or to have documents reviewed. To be matched with an attorney in your state of residence, visit www.lifeworks.com or call (877)-849-6034.
- **Create wills, financial power-of-attorney, living will or final arrangements.** At lifeworks.com, you have the ability to create a legally valid will and other legal documents in less than an hour!
- **Receive referrals to local attorneys and mediators.** Ceridian LifeWorks' has a network of over 22,000 attorneys nationwide participating in this program. You may visit www.lifeworks.com or call (877)-849-6034 to request a referral to an attorney in your area at any time after enrollment in the GUL program.
- **Download legal forms.** You may download legal forms, such as affidavits, real estate forms, etc., online from www.lifeworks.com. These forms are not legally valid and are intended to be "for your information" only. We encourage you to use your initial attorney consultation to discuss your personal situation and receive advice appropriate for your specific situation.

- **Get your legal questions answered.** Lifeworks.com has a vast library of legal information and resources for your reference.
- **Retain an attorney at a 25 percent discount.** After your initial consultation, you may retain your network attorney and receive a 25 percent discount from the participating attorney's normal hourly rate. You are not obligated to retain an attorney. Also, if you are uncomfortable with the attorney with whom you were originally matched, you may request a referral to another attorney in your area.

Now is a great time to review your financial situation and think about whether your life insurance needs are up-to-date and ready to take over the needs of your loved ones in the event of your death. Benefit eligible employees may purchase one to six times annual base pay up to \$350,000. During your initial eligibility period, eligible employees may purchase one, two or three times annual base pay up to \$200,000 without providing proof of good health. You may also purchase four, five or six times annual base pay up to \$350,000 with proof of good health. The GUL program allows employees to enroll and/or to change their current coverage election(s) at any point in time after the initial eligibility period has expired, by providing proof of good health to Minnesota Life.

On-site Meetings

A Minnesota Life representative will be available to review your insurance needs and answer your questions at Delaware Technical and Community College. To schedule a date and time to meet with a Minnesota Life representative from the schedule below, please call 1-800-203-9515.

October 13, 2010

Del Tech – Stanton Campus (New Castle County)

Time: 10:00 a.m. – 2:00 p.m. and 3:00 p.m. – 7:00 p.m.

Room: Board Room A155

Address: 400 Stanton-Christiana Road, Newark, Delaware 19713

Directions - http://www.dtcc.edu/all_contact/swmaps/stanton_map.htm

October 14, 2010

Del Tech – Owens Campus (Sussex County)

Time: 10:00 a.m. – 2:00 p.m. and 3:00 p.m. – 7:00 p.m.

Room: Board Room 526, William Carter Center

Address: P.O. Box 610, Georgetown, Delaware 19947

Directions - <http://www.dtcc.edu/owens/directions/>

October 15, 2010

Del Tech – Terry Campus (Kent County)

Time: 10:00 a.m. – 2:00 p.m. and 3:00 p.m. – 7:00 p.m.

Room: Classroom ETB 744

Address: 100 Campus Drive, Dover, Delaware 19904-1383

Directions - <http://www.dtcc.edu/terry/pages/directions.html>

Please log onto the Statewide Benefits Office website at www.ben.omb.delaware.gov/life to obtain additional information including rates (displayed on page 9 in the enrollment packet) on this valuable benefit.

Questions?

Please call Minnesota Life's customer service center at (877) 215-1489, Monday through Friday between the hours of 8:00 a.m. and 7:00 p.m. (EST), or email at lifebenefits@securian.com. Also, please feel free to contact Leslie Ramsey at the Statewide Benefits Office at (302)739-8331 or by email at leslie.ramsey@state.de.us.

Products are offered under policy form series 00-30252. Please refer to your certificate for details regarding your plan.